

**Fill in this information to identify the case:**Debtor 1 FRANK P. ZABROSKY, JR.Debtor 2 VICTORIA E. ZABROSKY  
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 19-11164JCM**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**Name of creditor: MIDFIRST BANK SSB\* Court claim no. (if known): 16Last 4 digits of any number you use to identify the debtor's account 2 9 7 9Property Address: 3631 JULIE CT  
ERIE PA 16506**Part 2: Cure Amount****Total cure disbursements made by the trustee:****Amount**

a. Allowed prepetition arrearage:	(a) \$ <u>9,317.03</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>9,317.03</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>9,317.03</u>

**Part 3: Postpetition Mortgage Payment**


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,845.58

The next postpetition payment is due on

1 / 1 / 2025  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 FRANK P. ZABROSKY, JR.  
Name

Case number (if known) 19-11164JCM

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 12/30/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

Debtor 1 **FRANK P. ZABROSKY, JR.**  
NameCase number (if known) **19-11164JCM****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
06/25/2021	1201233	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	935.36
07/26/2021	1204435	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	257.46
08/26/2021	1207557	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	257.46
09/24/2021	1210676	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	257.46
10/25/2021	1213748	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	235.39
11/22/2021	1216783	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	213.32
12/23/2021	1219858	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,340.87
01/26/2022	1222919	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	213.32
02/23/2022	1225795	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	213.32
03/25/2022	1228754	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	213.32
04/26/2022	1231798	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	213.32
05/25/2022	1234837	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	213.32
06/27/2022	1237864	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,340.87
07/26/2022	1240808	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	213.32
08/24/2022	1243693	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	213.32
09/27/2022	1246560	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	213.32
10/25/2022	1249390	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	190.10
11/23/2022	1252166	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	166.88
12/22/2022	1254926	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,271.21
01/26/2023	1257653	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	271.35
05/25/2023	1268722	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	459.23
06/26/2023	1271618	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	413.51
				<u>9,317.03</u>

**MORTGAGE REGULAR PAYMENT (Part 3)**

02/25/2020	1150464	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	4,599.31
03/23/2020	1153953	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,841.19
04/27/2020	1157406	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,841.08
05/26/2020	1160743	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,768.08
06/26/2020	1163880	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,652.06
07/29/2020	1167000	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,768.27
08/25/2020	1170071	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,768.38
09/28/2020	1173167	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,768.42
10/26/2020	1176264	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,795.32
11/24/2020	1179334	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,854.33
12/21/2020	1182285	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,886.33
01/25/2021	1185255	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,903.24
02/22/2021	1188389	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,867.91
03/26/2021	1191675	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,920.92
04/26/2021	1194925	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,920.17
05/25/2021	1198048	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,920.23
06/25/2021	1201233	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,052.36
07/26/2021	1204435	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
08/26/2021	1207557	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
09/24/2021	1210676	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
10/25/2021	1213748	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
11/22/2021	1216783	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
12/23/2021	1219858	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
01/26/2022	1222919	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
02/23/2022	1225795	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
03/25/2022	1228754	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
04/26/2022	1231798	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
05/25/2022	1234837	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
06/27/2022	1237864	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
07/26/2022	1240808	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
08/24/2022	1243693	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
09/27/2022	1246560	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
10/25/2022	1249390	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
11/23/2022	1252166	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
12/22/2022	1254926	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
01/26/2023	1257653	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,806.38
02/23/2023	1260276	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,312.45
03/28/2023	1263045	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,289.15

Debtor 1 **FRANK P. ZABROSKY, JR.**  
Name

Case number (if known) **19-11164JCM**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
04/25/2023	1265864	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,257.31
05/25/2023	1268722	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,843.09
06/26/2023	1271618	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,814.36
07/25/2023	1274384	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,814.36
08/25/2023	1277155	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,814.36
09/26/2023	1279908	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,814.36
10/25/2023	1282616	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,814.36
11/27/2023	1285294	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,814.36
12/21/2023	1287884	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,814.36
01/26/2024	1290563	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,049.92
08/26/2024	1308946	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	13,745.94
09/25/2024	1311536	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,845.58
10/25/2024	1314058	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,845.58
11/25/2024	1316625	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,845.58
				<u>112,183.94</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

FRANK P. ZABROSKY, JR.  
VICTORIA E. ZABROSKY  
3631 JULIE COURT  
ERIE, PA 16506

GARY SKIBA ESQ\*\*  
MARSH LAW FIRM  
300 STATE ST STE 300  
ERIE, PA 16507

MIDFIRST BANK SSB\*  
ATTN BANKRUPTCY TRUSTEE PMTS\*  
999 NW GRAND BLVD STE 100  
OKLAHOMA CITY, OK 73118

ALDRIDGE PITE LLC  
8880 RIO SAN DIEGO DR STE 725  
SAN DIEGO, CA 92108

12/30/24

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee